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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**OFFICIAL**

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Attorney Docket No.:	4018.016

Patent Application

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Amendment of May 10, 2004

Please amend the above-captioned application as follows:

- (a) Amendments to the Specification begin on page 7 of this paper.
- (b) Remarks begin on page 9 of this paper.